



Department of Banking and Finance
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341-5565
770-986-1633

George E. Perdue III
Governor

Robert M. Braswell
Commissioner

RENEWAL APPLICATION FOR FULL SERVICE CHECK CASHER LICENSE

Dear Full Service Check Casher Licensee:

August 1, 2006 is the due date for filing for renewal of your check cashing license for the FY 2007 (October 1, 2006 to September 30, 2007) license period with the Non-Depository Financial Institutions Division of the Georgia Department of Banking and Finance.

Beginning with the FY2007 renewal period, you may either renew your license using the Internet based renewal form or complete the attached written application. Hardcopy applications will no longer be used beginning with the FY2008 renewal period. All renewals will be completed on-line beginning FY2008. Supporting Documentation Must Be Mailed In Under Separate Cover.

ON-LINE ACCESS:

The application includes the certification form and all renewal reporting schedules required. The on-line website is secure and requires a **USER ID** (License Number) and **PASSWORD** (CONTACT DEPARTMENT) for access, as shown:

ON-LINE ACCESS: https://bkgfin.dbf.state.ga.us/FY2007RenewalCCLicense.html	
User ID	License Number
Password	(Contact Department)

To login and access the on-line system, you MUST:

- **Enter User ID#** - Your license number
- **Enter Password** - Password is provided above and changed annually at renewal.
- **Web Browser** - Explorer 6.0 or Netscape Navigator V. 7.0 or higher to access the system.
- **Security Certificate** - Accept this certificate when you log-in - this is a secure site.

PAYMENTS:

- **Internet Applications:** On-line payment by checking account draft (ACH) or ONLY Visa or Mastercard credit cards (CC) for all renewal fees, outstanding examination fees, and any outstanding fines. Follow the instructions on the screens. Or you may submit a CHECK with the cover sheet which you must print when you choose that **payment** option when completing your application on-line for submission to the Department.

Should an **ON-LINE** payment (ACH or CC) be rejected by your financial institution or **the** credit card issuer, then:

- Your application will be considered as **NOT** having been filed.
- You must reenter the system and access your application, providing a different means of payment **OR** provide a certified check or money order as payment.
- Reentry must be completed by the **August 31st, 2006** late filing deadline or a \$200 late fee will be assessed.

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PAYMENTS:

- Hard Copy Applications: Certified checks or money orders are required to be submitted as payment *with* the hardcopy application. Applicants will be notified by e-mail if the payment is returned / rejected. Please make certain that your e-mail address is correct when you complete the application. Incorrect e-mail addresses are not the responsibility of the Department and you will be responsible for any late renewal fines.

LATE FILINGS:

If you have attempted but been unable to utilize this on-line system, please use the attached hardcopy forms to complete your application. Failure to submit the application, either electronically or by hardcopy by the due date in a timely manner will not prevent the assessment of the late fee if the deadline has passed.

- On-line renewals - *Must be completed on-line by midnight, August 31, 2006, or they are considered late, and the licensee/registrant will be fined \$200 in addition to the renewal fee.*
- Hardcopy renewals - *Must be post-marked or delivery date-stamped by close of business, August 31, 2006, or they are considered late, and the licensee/registrant will be fined \$200 in addition to the renewal fee.*

Any renewal request filed after the deadline will be worked in order of receipt and pooled with new applicants in the priority of application processing as time permits. No assurance is offered that review will be completed prior to the license expiration date of September 30th. You will be notified by e-mail or fax of any late fine assessed. The fee MUST be paid before a license renewal can be granted.

Please note the following requirements, which must be fulfilled before the FY2007 license renewal can be granted:

- Requested Information: All questions on the Certification Form and Reporting Schedule must be answered. Should any additional documentation be required, it **MUST** be provided, either by e-mail or by regular mail.
- Fines: All outstanding fines must be paid; Charges for unpaid fines will be made to your credit card or drafted from your bank account for on-line applicants. Hardcopy applicants must include the fines, if any, with the renewal fee by check for the full amount as noted in this notice.

Failure to complete these requirements will result in a delay in the issuance of your renewal license until the deficiencies are corrected.

If you file after September 1, 2006 and have not received your renewal certificate by October 1, 2006, you must cease operations until such time as the renewal is granted. Those licenses are considered EXPIRED. Those whose license expires on the September 30, 2006 expiration date will be required to complete the entire application process (to include filing of new background check forms, fingerprint cards, and credit reports) as if they were a new applicant in order to reinstate their expired license.

If any exceptions are noted during review of submitted applications, or if any additional information is required, the licensee will be notified by e-mail or fax ONLY. Exceptions must be cleared and/or additional information required must be provided before the renewal can be approved.

Applicants who do not have any outstanding issues should be able to submit the application and payment to complete their renewal process **without** further notice from the Department. Unless you receive a request for further information from the Department, *you may assume that there are no outstanding issues with regard to your application.* FY2007 licenses will be mailed beginning in mid-September 2006.

All inquiries regarding the status of renewal applications should be sent to:
renewal@dbf.state.ga.us.

HARDCOPY APPLICATION
COMPLETE **ONLY IF **NOT** RENEWING ON-LINE**

LICENSE NUMBER: _____

LICENSEE NAME: _____ d/b/a Name(s) _____

1. Checklist - Return to this office

- This form.
- The FY-2007 License renewal Certification Form - **SIGNED** where applicable.
- The Certification Reporting Schedule and *any required attachments* for the schedule.
- A copy of the licensee's required MSB registration with FINCEN (if applicable).

2. Annual license fees and fines: *Late fee must be remitted with the renewal application.*

Fees	Amount	Number	Amount Paid
License Fee	\$500		
Branch Fee	\$50 per location		
Unpaid Exam Fees	(Contact Department if applicable)		
Unpaid Fines	(Contact Department if applicable)		
Late Fee - Applications received after 8-31-2006	\$200		
		TOTAL REMITTED	

3. For your protection, if completing the hardcopy application, submit by certified, return receipt requested mail or by a public courier which requires signature upon delivery. You are encouraged to send in your renewal package at anytime during the months of July or August. *To ensure timely delivery, please mail your renewal package early.*
4. **LICENSEES WHO DO NOT WISH TO RENEW:** So indicate that you do not wish to renew on the section below on this page, sign and return it to the Department to the address shown.

NON-RENEWAL NOTIFICATION

☐ I **DO NOT** wish to renew my license (*Return this page ONLY to Department*):

Company Name/ d/b/a: _____

Authorized Signature _____ License # _____

*Return THIS FORM and Reporting Schedules from the application to the Department **IF NOT RENEWING** with the appropriate authorized signature to:*

Department of Banking and Finance
Non-Depository Financial Institutions Division
2990 Brandywine Road, Suite 200
Atlanta, GA 30341-5565
Phone: 770/986-1269

PLEASE PROVIDE THE INFORMATION BELOW & NOTE IF UPDATING EXISTING INFORMATION

FY 2007 CERTIFICATION FORM

INFORMATION	INSERT CURRENT INFORMATION	INFORMATION UPDATE (Check)
LICENSEE INFORMATION		
License Number		
Legal Name of Company		
D/B/A Name		
Office Address		
Office Address		
City		
State		
Zip Code		
Telephone #		
Fax #		
Mail Address		
Mail Address		
Mail City		
Mail State		
Mail Zip Code		
EIN/SSN		
CONTACT PERSON FOR BOOKS & RECORDS		
Name of Contact Person		
Title		
Telephone #		
Cell Phone #		
E-mail Address		
REGISTERED AGENT INFORMATION		
Name of Registered Agent		
Registered Agent Company		
Registered Agent Address 1		
Registered Agent Address 2		
City		
State		
Zip		
Telephone #		

AFFIDAVIT

State of _____, City of _____, County of: _____.

I, _____, being the
 (Officer Title) _____, of (Company/dba) _____ swear
 and affirm that, to the best of my knowledge and belief, the facts in this report, including any
 accompanying schedules and statements, are true and correct, any changes to my original application
 have been sent to the Department in writing, and I am authorized to sign and submit this report.

Authorized Signature _____ Date _____

FY2007 CERTIFICATION FORM

FY 2007 Reporting Schedule (Attach explanations if required)

- 1) Ownership Information:
 - a) If business is not incorporated: Has there been a change in the ownership of this business since application or last renewal? Yes ☐ No ☐ NA ☐ If "Yes", list changes.
 - b) If business is incorporated: Has there been a change in the officers of this business or in shareholders owning 10% or more of outstanding stock since application or last renewal?
Yes ☐ No ☐ NA ☐ If "Yes", list changes.
- 2) List changes in supervisory personnel, office managers, etc. since application or last renewal.
Check if None ☐
- 3) Have you or any 10% shareholders or this company been convicted of a felony since initial licensing?
Yes ☐ No ☐ If "Yes", attach full explanation.
- 4) Number of **additional** locations _____. Attach separate sheet with address of each additional location that cashes checks for a fee. *If your check cashing operation includes mobile facilities, provide a list of scheduled stops (times and locations) at which check cashing services are offered.*
- 5) Are "**payday loans**" made or offered at any location owned and/or operated by the licensee? Yes ☐
No ☐
If "Yes", are loans being made by: The licensee: ☐
The licensee acting as an agent for another company: ☐
 - a) If the licensee **makes** payday loans, does the business have a Georgia Industrial Loan License?
Yes ☐ No ☐ NA ☐
If "Yes", provide the Georgia Industrial Loan license number: _____
 - b) If the licensee is an **agent** for another company that makes payday loans, provide name and address of the other company.



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RENEWAL APPLICATION FOR FULL SERVICE CHECK CASHER
LICENSE - COVER SHEET FOR ATTACHMENTS

PRINT THIS FORM FOR MAILING WITH ATTACHMENTS

LICENSE NUMBER: _____

LICENSEE NAME: _____ d/b/a Name(s) _____



LICENSEE - Indicate below the question for which you are submitting information, and send this cover letter with those attachments.

Documents attached provided in response to the following questions (check appropriate box):

Question 1 - Ownership Information ☐

Question 2 - Changes in Supervisory Personnel ☐

Question 3 - Felony Conviction Information ☐

Question 4 - Additional Location Information ☐

Question 5 - Payday Loan Information ☐

Authorized Signature _____

Date Submitted to Department _____